

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William L. Thomas  
 Loretta Thomas  
 Debtors

Case No. 14-19151-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 211

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb +William L. Thomas, Loretta Thomas, 2919 Hay Terrace, Easton, PA 18045-2549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 10 2018 02:38:34  
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: gecscedi@recoverycorp.com Nov 10 2018 02:38:45 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor FIFTH THIRD MORTGAGE COMPANY ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 CELINE P. DERKRIKORIAN on behalf of Creditor Fifth Third Mortgage Company ecfmail@mwc-law.com  
 DAVID S. GELLERT on behalf of Debtor William L. Thomas dsgatn@rcn.com, r46641@notify.bestcase.com  
 DAVID S. GELLERT on behalf of Joint Debtor Loretta Thomas dsgatn@rcn.com, r46641@notify.bestcase.com  
 DENISE ELIZABETH CARLON on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company bkgroup@kmllawgroup.com  
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
 MARISA MYERS COHEN on behalf of Creditor Fifth Third Mortgage Company mcohen@mwc-law.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmllawgroup.com  
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 THOMAS I. PULEO on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re:

Chapter: 7

William L. Thomas and Loretta Thomas

Debtor(s)

Case No: 14-19151-ref

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***ORDER***

AND NOW, 11/9/18 , the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, *see* Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 11/23/18 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver

from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Richard E. Fehling

Chief Judge ,United States  
Bankruptcy Court